

**REMARKS**

Claims 1-18, 23 and 35 are pending in this application. By this Amendment, claims 1, 4-7, 13-17, 23 and 35 are amended. Paragraphs [0007] and [0077] were amended to correct obvious typographical errors. No new matter is added.

The specification was objected to for allegedly lacking an Abstract. By this Amendment, a substitute Abstract has been added. Therefore, it is respectfully requested that the objection be withdrawn.

Claims 5, 6 and 13-15 were objected to for informalities. Claims 5, 6, 13 and 14 were amended in accordance with the Examiner's helpful suggestions. Claim 15 was objected to for not being grouped together with the claim from which it depends. Applicants assert that the grouping of claims is acceptable. Therefore, it is respectfully requested that the objections be withdrawn.

Claims 4, 5, 7 and 15-17 were rejected under 35 U.S.C. §112, second paragraph. The rejection is respectfully traversed.

Claim 4 was rejected for using the term "remote" which rendered the claim indefinite. The term "remote" has been deleted from claim 4, rendering the rejection moot.

Claim 5 was rejected for using the phrases "having minimal training" and "not skilled" because the phrases are relative descriptions which render the claim indefinite. Applicants respectfully disagree. Applicants respectfully assert that one skilled in the art would understand the phrases "having minimal training" and "not skilled" when read within the context of the claim and the specification. In particular, one skilled in the art would understand the phrases at least after reading paragraphs [0005] and [0243].

Claim 7 was rejected for using the alleged relative term "central." The term "central" has been deleted from claim 7, rendering the rejection moot.

Claims 15-17 were rejected for improper antecedent basis. Claims 15-17 have been amended in accordance with the Examiner's helpful suggestions.

Therefore, it is respectfully requested that the rejections be withdrawn.

Claims 1, 4, 11, 18 and 35 were rejected under 35 U.S.C. §102(e) over Siemens, U.S. Patent No. 6,659,340. The rejection is respectfully traversed.

Claim 1 calls for a user login operation that can be done before, during and after the step of processing the payment media. Claim 35 calls for similar features. Siemens only discloses an automatic teller machine where users login before processing the payment media (see col. 6, lines 1-8). That is, Siemens does not disclose a method that allows login to also occur during and after processing the payment media.

Claims 4, 11 and 18 depend from, and are patentable with, independent claim 1, as well as for the additional features they recite. Therefore, it is respectfully requested that the rejection be withdrawn.

Claims 2, 3 and 8-10 were rejected under 35 U.S.C. §103(a) over Siemens in view of Kenneth et al., U.S. Patent No. 5,796,083. The rejection is respectfully traversed.

This rejection is premised upon Siemens disclosing all of the features of claim 1. As discussed above, Siemens fails to disclose all of the limitations of claim 1. Therefore, it is respectfully requested that the rejection be withdrawn.

Claims 5, 6, 16, 17 and 23 were rejected under 35 U.S.C. §103(a) over Siemens. The rejection is respectfully traversed.

Regarding claims 5, 6, 16 and 17, the rejection is premised upon Siemens disclosing all of the features of claim 1. As discussed above, Siemens fails to disclose all of the features of claim 1.

Claim 23 calls for a user login operation that can be done before, during and after the step of processing the payment media. As discussed in the rejection of claim 1 above, Siemens fails to disclose this feature.

Therefore, it is respectfully requested that the rejection be withdrawn.

Claim 7 was rejected under 35 U.S.C. §103(a) over Siemens in view of the Examiner taking Official Notice. The rejection is respectfully traversed.

The rejection is premised upon Siemens disclosing all of the features of claim 1. As noted above, Siemens does not disclose all of the features of claim 1. Therefore, it is respectfully requested that the rejection be withdrawn.

Claim 12 was rejected under 35 U.S.C. §103(a) over Siemens in view of Kenneth or in view of Katou et al., U.S. Patent No. 6,481,620. The rejection is respectfully traversed.

The rejection is premised upon Siemens disclosing all of the features of claim 1. As noted above, Siemens does not disclose all of the features of claim 1. Therefore, it is respectfully requested that the rejection be withdrawn.

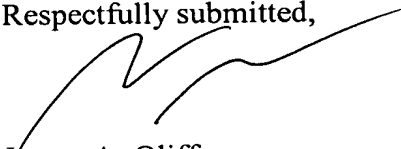
Claims 13-15 were rejected under 35 U.S.C. §103(a) over Siemens in view of Kenneth and further in view of Clark, U.S. Patent No. 6,081,791. The rejection is respectfully traversed.

The rejection is premised upon Siemens disclosing all of the features of claim 1. As noted above, Siemens does not disclose all of the features of claim 1. Therefore, it is respectfully requested that the rejection be withdrawn.

In view of the foregoing, it is respectfully submitted that this application is in condition for allowance. Favorable reconsideration and prompt allowance are earnestly solicited.

Should the Examiner believe that anything further would be desirable in order to place this application in even better condition for allowance, the Examiner is invited to contact the undersigned at the telephone number set forth below.

Respectfully submitted,



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Attachment:  
Abstract

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